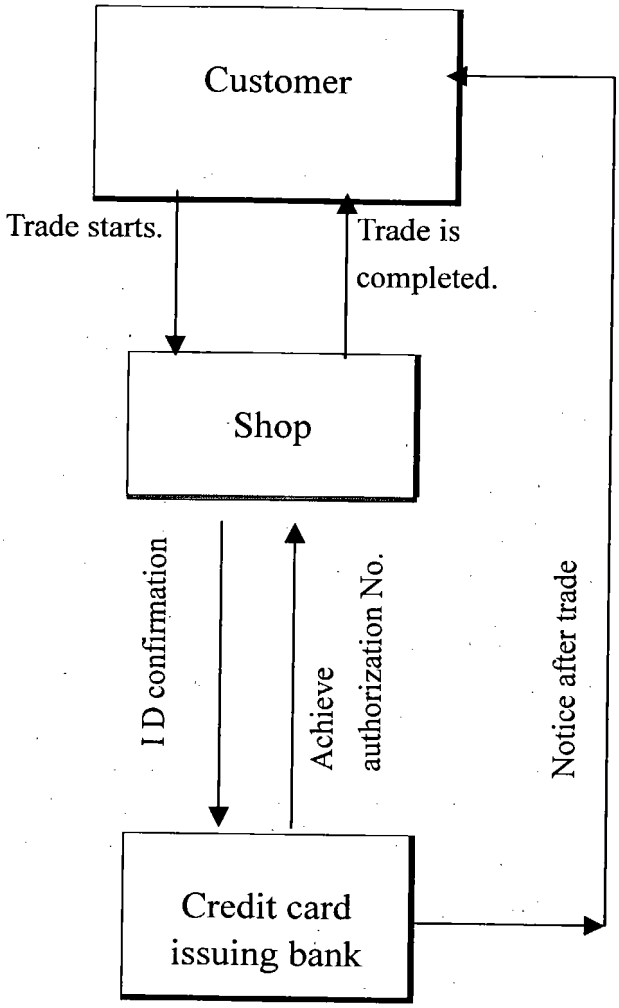

Fig. 1

Prior Art

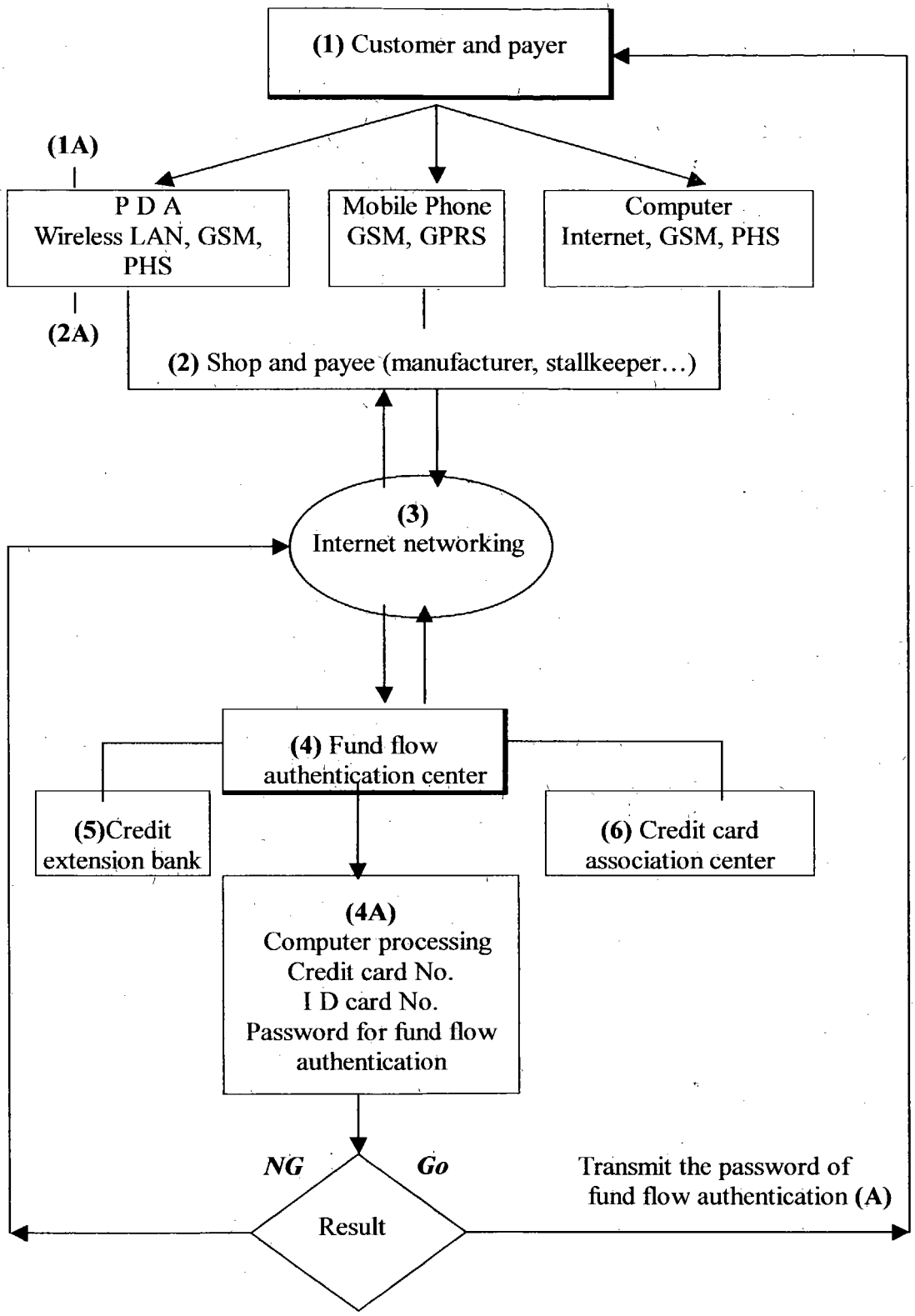
(1) Customer and payer
(1A)
P D A
Wireless LAN, GSM, PHS
Mobile Phone
GSM, GPRS
Computer
Internet, GSM, PHS
(2A)
(2) Shop and payee (manufacturer, stallkeeper…)
(3)
Internet networking
(4) Fund flow authentication center
(5)Credit extension bank
(6) Credit card association center
(4A)
Computer processing
Credit card No.
I D card No.
Password for fund flow authentication
NG
Go
Result
Transmit the password of fund flow authentication (A)

Fig. 2

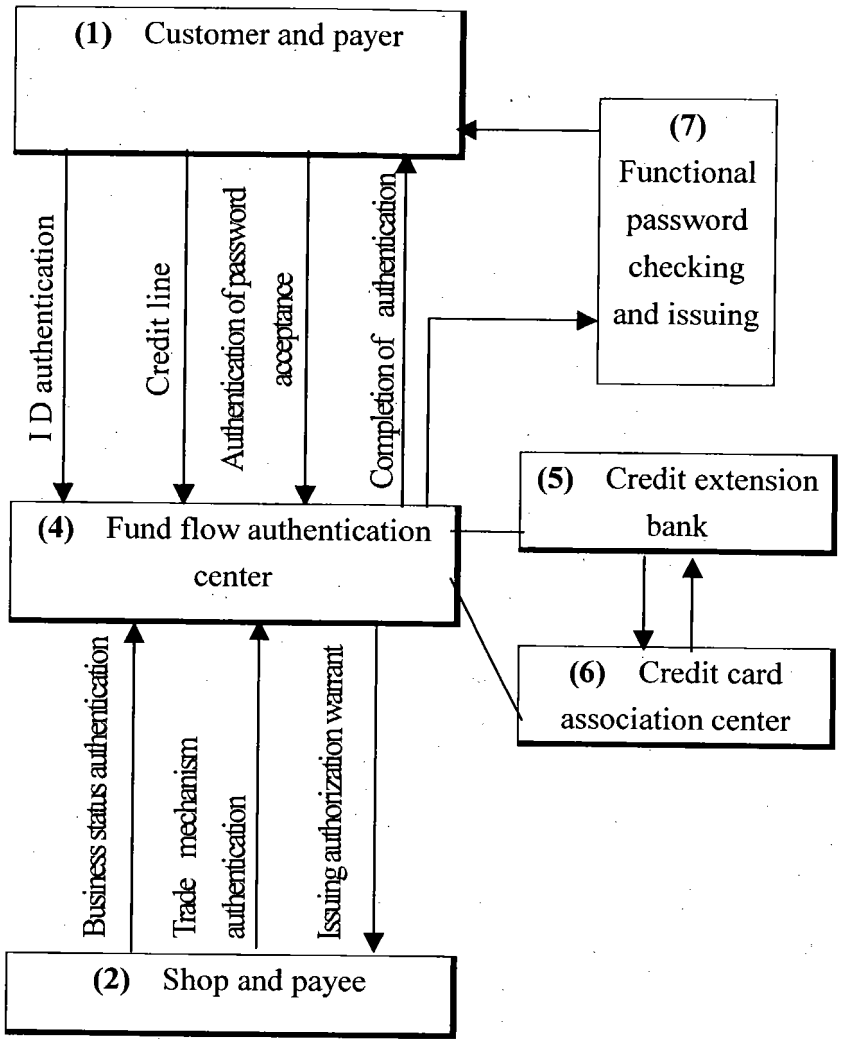
(1) Customer and payer
(7) Functional password checking and issuing
I D authentication
Credit line
Authentication of password acceptance
Completion of authentication
(5) Credit extension bank
(4) Fund flow authentication center
(6) Credit card association center
Business status authentication
Trade mechanism authentication
Issuing authorization warrant
(2) Shop and payee

Fig. 3

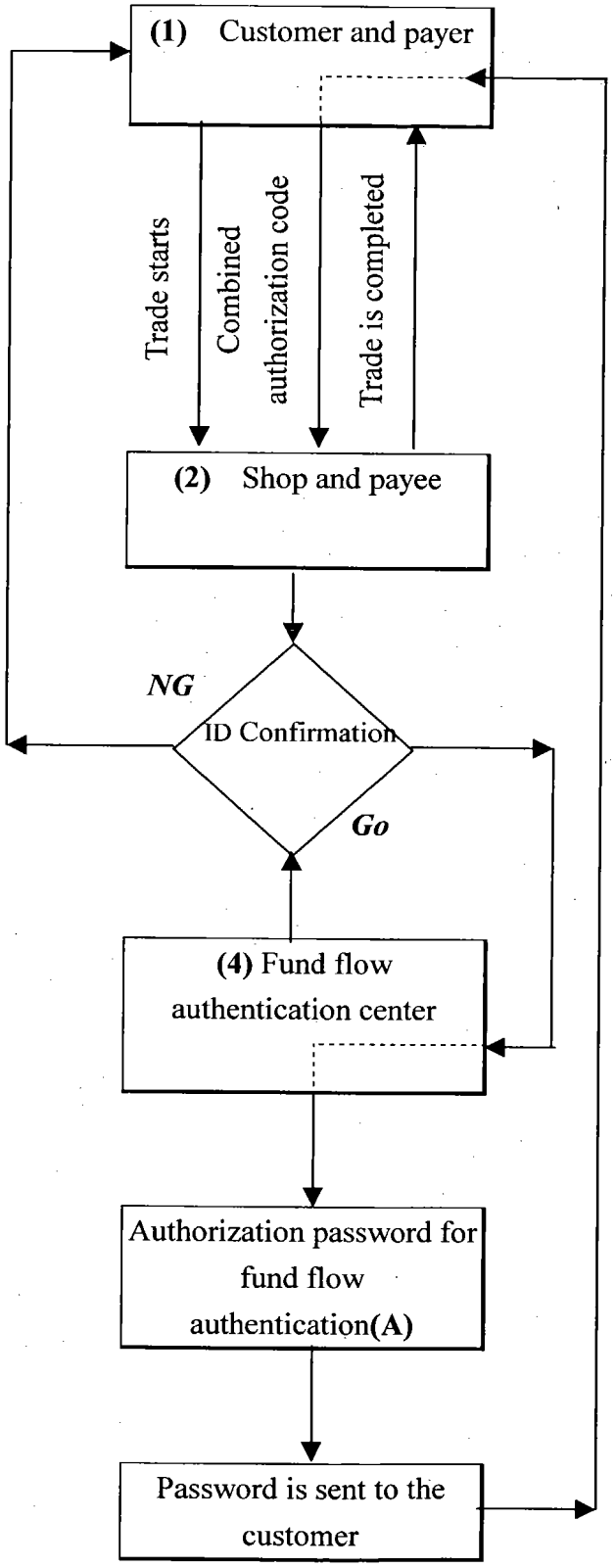
(1) Customer and payer
Trade starts
Combined authorization code
Trade is completed
(2) Shop and payee
NG
ID Confirmation
Go
(4) Fund flow authentication center
Authorization password for fund flow authentication(A)
Password is sent to the customer

Fig. 4

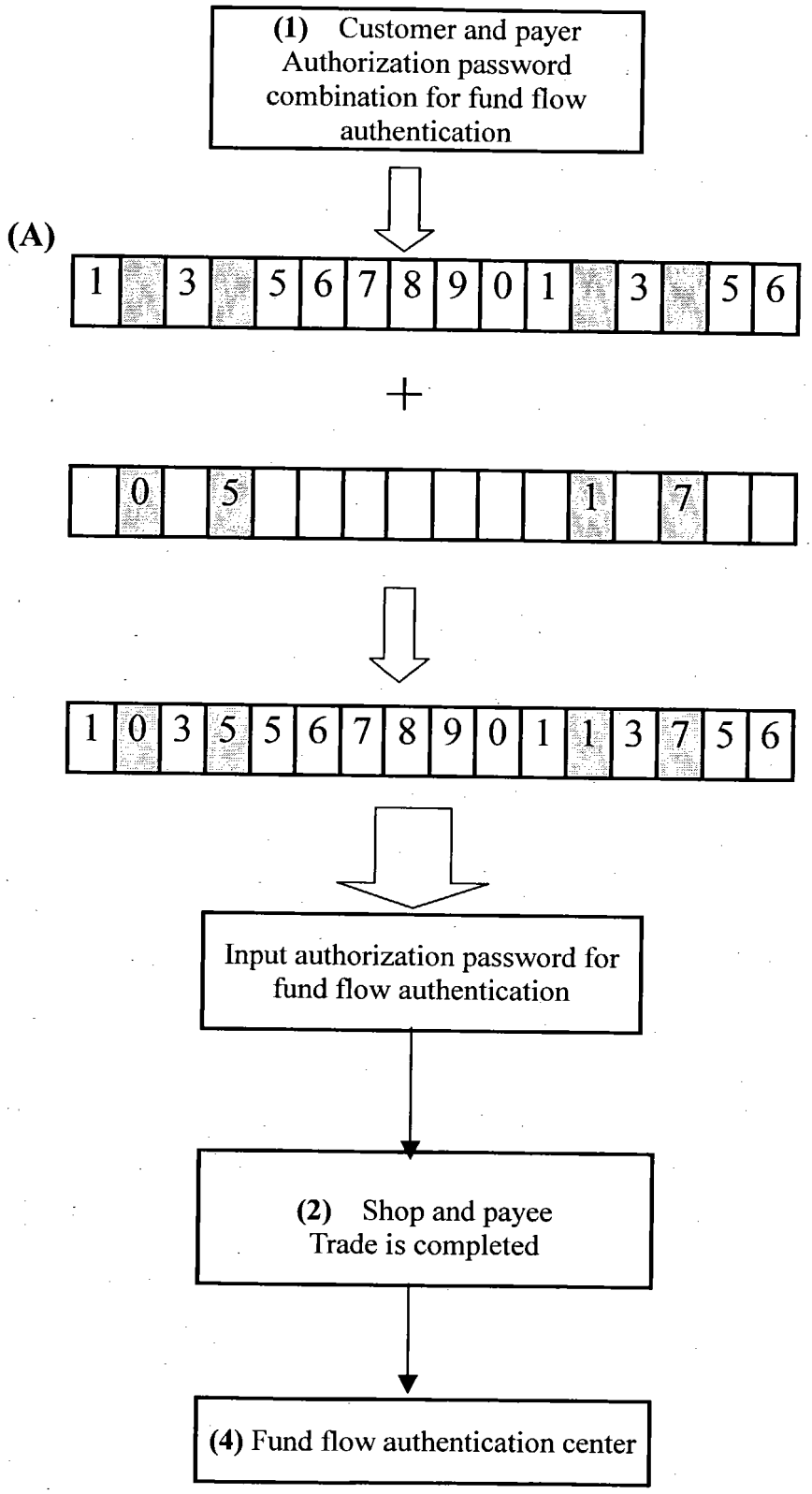
(1) Customer and payer Authorization password combination for fund flow authentication
(A)
1 3 5 6 7 8 9 0 1 3 5 6
0 5 1 7
1 0 3 5 5 6 7 8 9 0 1 1 3 7 5 6
Input authorization password for fund flow authentication
(2) Shop and payee Trade is completed
(4) Fund flow authentication center

Fig. 5

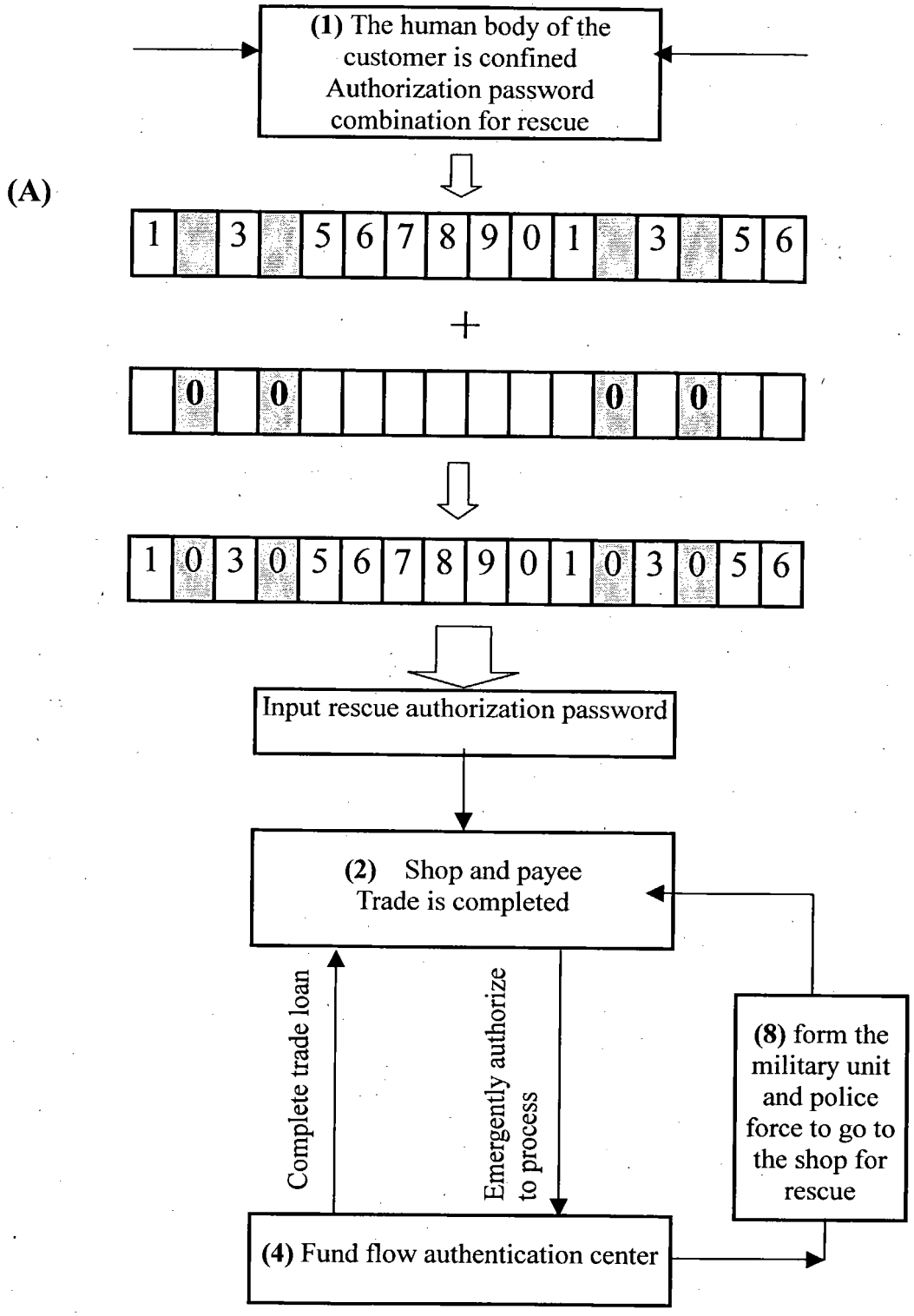
(A)
(1) The human body of the customer is confined Authorization password combination for rescue
1 3 5 6 7 8 9 0 1 3 5 6
0 0 0 0
1 0 3 0 5 6 7 8 9 0 1 0 3 0 5 6
Input rescue authorization password
(2) Shop and payee Trade is completed
Complete trade loan
Emergently authorize to process
(8) form the military unit and police force to go to the shop for rescue
(4) Fund flow authentication center

Fig. 6

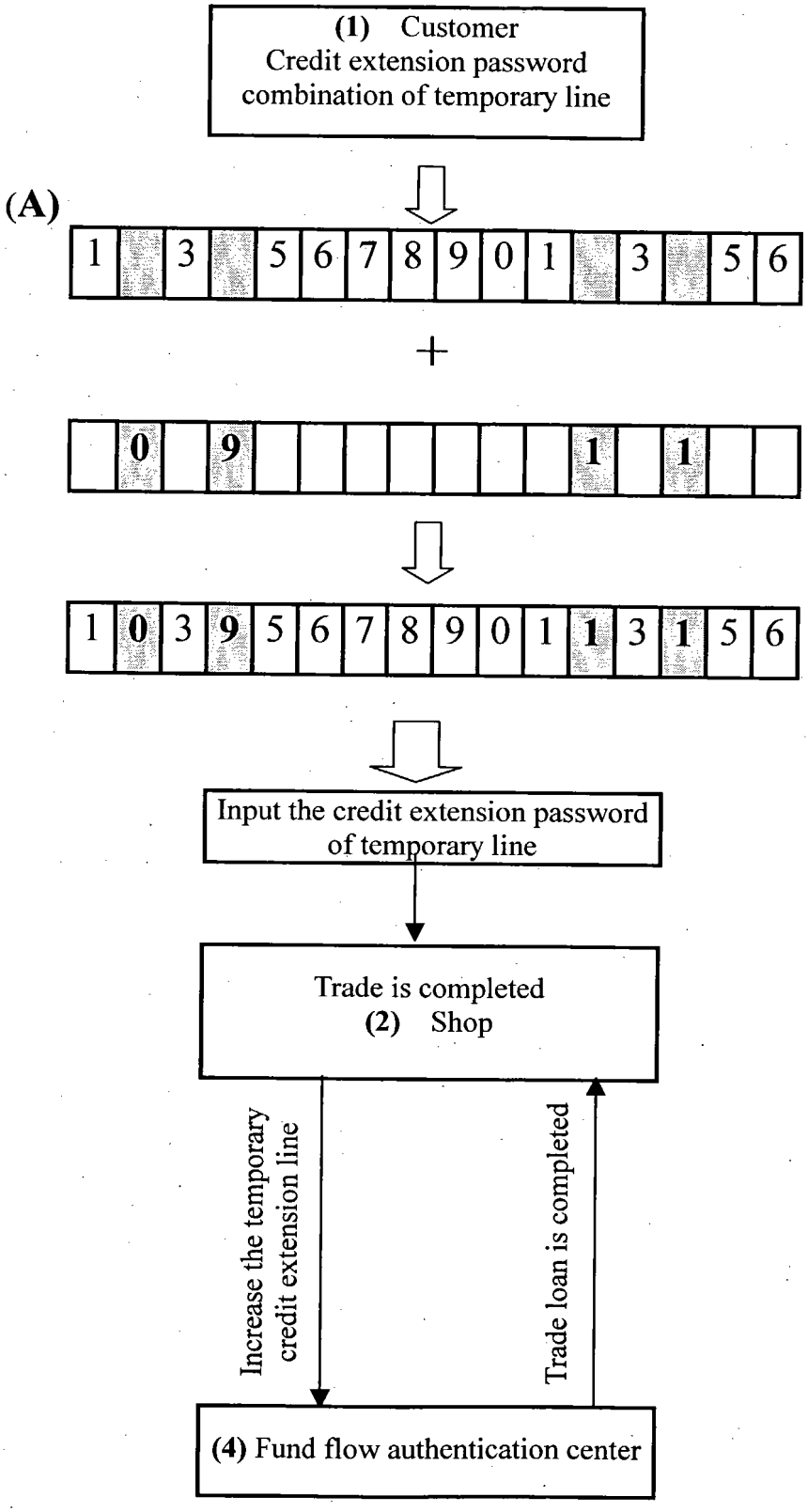
(1) Customer
Credit extension password
combination of temporary line
(A)
1 3 5 6 7 8 9 0 1 3 5 6
+
0 9 1 1
1 0 3 9 5 6 7 8 9 0 1 1 3 1 5 6
Input the credit extension password
of temporary line
Trade is completed
(2) Shop
Increase the temporary
credit extension line
Trade loan is completed
(4) Fund flow authentication center

Fig. 7